



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:) Attorney Docket No. 101
Burkhalter, Swinton B.)
Application No.: 09/775,336)
Filed: February 1, 2001)
For: INSURANCE SYSTEM AND)
METHOD WITH)
DISPROPORTIONAL)
ALLOCATION)
Examiner: Cobanoglu, Dilek B.)
Art Unit: 3626)
Confirmation No.: 9210)

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Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed February 28, 2006, please reconsider the above identified application in view of the comments and arguments made in the attached REMARKS. A relisting of the claims is set forth in the attached AMENDMENTS TO THE CLAIMS.